July 25, 1962

Mr. Thomas W. Fremo Mutual of Gmaha 1730 L Street, N. W. Washington, D. C.

Dear Tom:

I would appreciate very much your advising this office as to any suggestions you may be able to make in the handling of the case of double coverage under our Hospitalisation Plan. In those cases where people file claims over-the-counter with this office, internally, we have no problem because at that time they are requested to complete and sign the necessary form.

However, what should we do in those cases involving any other claim that we pay, whather it be
for out-patient treatment in the hospital, a bill coming
directly from the hospital, etc. In other words, would
we be correct in our application of the double coverage
limitation if we refused to pay any claim without the
certification in question?

We would appreciate very much an early reply on this matter.

Sincerely,

Vice President: Secretary

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